

*Application Number 09/577,101
Amendment And Response To First Office Action*

VERSION WITH MARKINGS TO SHOW CHANGES MADE

ABSTRACT OF THE DISCLOSURE

Described is a method and apparatus for automatically quoting, processing, maintaining, claim processing, billing, and renewing life, health and related coverages for clients, especially group clients – without duplicative data entry. [It comprises a] An integrated computer system contains[ing] several processing modules. [The processing module into which data concerning the group is initially entered is t] The Quoting Engine module[, which includes processes for entering information necessary to] produces [a] quotes, maintains[ing] and describes[ing the] coverages available [to the group, and] rates[ing] the insurance, and generates[ing] a proposal. [Another processing module within the system is a] The Soldcase module[, which] administers sales and commission data and provides information regarding the selected coverage to other modules [within the system]. [Another module within the system is a] An Advanced Relational Database Information System module[, which] provides billing and premium processing, and [in addition to] administers[ing] the payment of commissions. A Document Generator module [is another module within the system, which is employed to] produces documents such as policies and certificates [in compliance with state laws]. A Claims module [is another module within the system, which is used for] performs claim adjudication, claim history, and claim payment. The [final

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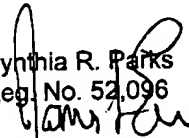
module within the system is the] Renewal module[, which] automatically
monitors and updates information regarding the client and the insurance to
determine if renewed coverage should be sold to the client and, if so, at what
price.

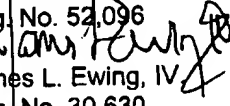
IV. CONCLUSION

The undersigned attorney has been newly retained to continue the prosecution of this application. We submit new claims 19 through 39 to better encompass the commercially valuable aspects of the invention. These new claims also define subject matter that is patentably distinguishable from the references cited by the Office Action. In view of the addition of these new claims, a timely Notice of Allowance is requested in this case.

Should the Examiner believe that anything further is necessary to place the application in better condition for allowance, the Examiner is respectfully requested to contact the undersigned at the telephone number listed below. The Commissioner is hereby authorized to charge any deficiency or credit any overpayment to Deposit Account 11-0855.

Respectfully submitted,


Cynthia R. Parks
Reg. No. 52,096


James L. Ewing, IV
Reg. No. 30,630
Attorneys for Applicant

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Kilpatrick Stockton LLP
1100 Peachtree Street
Suite 2800
Atlanta, Georgia 30309-4530
(404) 815-6632
(404) 541-3330 facsimile
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